

ABSTRACT

5 A method and system for automated bill payment service makes
use of one or more application programs, such as a bank's retail system
application and a bill payment application, running on one or more
servers, as well as one or more data storage devices. A customer calls, for
example, an 800 number and enters identification information in response
to prompts by the system. The system verifies the customer's
10 identification and, in response to selection of a single bill payment option,
prompts the customer to enter information about at least one bill payment
for a payee. The system provides selection of the payee from a customer-
specific bill payee list or a system-spoken payee list and various menu
functions. The system automatically schedules the bill payment for the
customer according to the entered bill payment information, and renders
15 the scheduled payment to the payee for the customer. The system also
provides the customer with the ability to check the status of payments that
have already been scheduled, as well as to change or cancel payments.

20 C0464-180895
WINLIB01:745418.01